Dental Insurance Premiums Approved for Plans in 2014 COLORADO DIVISION OF INSURANCE

Market: Dental - Individual

Age: 40-year-old



	Division of Insurance										
ON EXCHANGE	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9	Rating Area 10	Rating Area 11
	Boulder	Colo. Spgs.	Denver	Ft. Collins	Gr. Junction	Greeley	Pueblo	Southeast	Northeast	West	Resort
Best Life Insurance Company											
Low Actuarial Value (70%)											
BESTOne Dental Basic - Silver	\$42.85	\$41.56	\$42.68	\$42.62	\$36.99	\$41.07	\$41.85	\$39.44	\$41.01	\$38.13	\$39.61
BESTOne Dental Plus - Silver	\$56.01	\$54.32	\$55.79	\$55.71	\$48.35	\$53.68	\$54.70	\$51.56	\$53.60	\$49.83	\$51.77
High Actuarial Value (85%)											
BESTOne Dental Advantage - Gold	\$67.37	\$65.34	\$67.10	\$67.01	\$58.15	\$64.57	\$65.80	\$62.01	\$64.47	\$59.94	\$62.27
BESTOne Dental Plus - Gold	\$56.01	\$54.32	\$55.79	\$55.71	\$48.35	\$53.68	\$54.70	\$51.56	\$53.60	\$49.83	\$51.77
CIGNA											
Low Actuarial Value (70%)											
myCigna Dental Family + Pediatric	\$39.00	\$39.00	\$38.00	\$37.00	\$35.00	\$37.00	\$34.00	\$34.00	\$34.00	\$35.00	\$32.00
Colorado Dental (Delta Dental of Colorado)										
Low Actuarial Value (70%)											
Delta Dental Family Plan - High Mesa	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75	\$26.75
High Actuarial Value (85%)	•	·								·	
Delta Dental Family Plan - Mesa	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50	\$16.50
Delta Dental Family Plan - Summit	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75
Dentegra Insurance Company	·										
Low Actuarial Value (70%)											
Dentegra Dental PPO Children's Plan 70	\$29.57	\$30.47	\$30.65	\$27.80	\$28.50	\$27.80	\$30.42	\$28.69	\$27.80	\$27.72	\$29.13
Dentegra Dental PPO Children's Plan 70 +			,	,	,		,	,	,	'	, -
Adult Basic	\$37.88	\$39.04	\$39.26	\$35.61	\$36.51	\$35.61	\$38.98	\$36.76	\$35.61	\$35.51	\$37.32
Dentegra Dental PPO Children's Plan 70 +											
Adult Preferred	\$60.94	\$62.81	\$63.17	\$57.29	\$58.74	\$57.29	\$62.71	\$59.14	\$57.29	\$57.13	\$60.04
High Actuarial Value (85%)											
Dentegra Dental PPO Children's Plan 85 Dentegra Dental PPO Children's Plan 85 +	\$36.02	\$37.12	\$37.33	\$33.86	\$34.72	\$33.86	\$37.06	\$34.95	\$33.86	\$33.77	\$35.48
Adult Basic	\$37.88	\$39.04	\$39.26	\$35.61	\$36.51	\$35.61	\$38.98	\$36.76	\$35.61	\$35.51	\$37.32
Dentegra Dental PPO Children's Plan 85 +	γ37.00	\$39.04	Ç39.20	J33.01	Ç30.31	Ç33.01	Ç36.96	Ş30.70	Ç33.01	\$33.31	Ş37.3Z
Adult Preferred	\$60.94	\$62.81	\$63.17	\$57.29	\$58.74	\$57.29	\$62.71	\$59.14	\$57.29	\$57.13	\$60.04
Humana Insurance Company											
Low Actuarial Value (70%)											
Humana Dental Smart Choice	\$18.70	\$17.80	\$18.70	\$17.20	\$15.90	\$17.10	\$15.90	\$18.40	\$18.40	\$18.40	\$17.20
Premier Access											
Low Actuarial Value (70%)											
PLUS Family Plan with EHB	\$35.44	\$38.73	\$38.23	\$32.59	\$32.69	\$32.57	\$37.18	\$33.93	\$31.40	\$32.72	\$36.35
PPO Family Plan with EHB	\$54.68	\$56.59	\$55.62	\$51.78	\$48.01	\$51.42	\$49.33	\$47.50	\$51.01	\$47.74	\$53.62
Rky. Mtn. Hospital & Medical (Anthem BCBS)	•									·	
Low Actuarial Value (70%)											
Anthem Dental Family	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
High Actuarial Value (85%)	7	7	7-110-	7-112-	7-110-	7	7	7-11-	7	Ţ	Ţ
Anthem Dental Family Enhanced	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52	\$37.52

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OFF EXCHANGE Best Life Insurance Company	Rating Area 1 Boulder	Ü	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9	Rating Area 10	Rating Area 11
Best Life Insurance Company	Boulder				_	Ū	J	•	•	· ·	· ·
Best Life Insurance Company		Colo. Spgs.	Denver	Ft. Collins	Gr. Junction	Greeley	Pueblo	Southeast	Northeast	West	Resort
Low Actuarial Value (70%)											
BESTOne Dental Basic - Silver	\$42.85	\$41.56	\$42.68	\$42.62	\$36.99	\$41.07	\$41.85	\$39.44	\$41.01	\$38.13	\$39.61
BESTOne Dental Plus - Silver	\$56.01	\$54.32	\$55.79	\$55.71	\$48.35	\$53.68	\$54.70	\$51.56	\$53.60	\$49.83	\$51.77
Colorado Dental (Delta Dental of Colorado)											
Low Actuarial Value (70%)											
Classic Plan	\$42.00	\$40.00	\$42.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$42.00
High Actuarial Value (85%)	·		-					·			·
Enhanced Plan	\$45.00	\$42.00	\$45.00	\$42.00	\$42.00	\$42.00	\$42.00	\$42.00	\$42.00	\$42.00	\$45.00
PPO Direct	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00
PPO Plus	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00
Dentegra Insurance Company								,			, , ,
Low Actuarial Value (70%)											
Dentegra Dental PPO Children's Plan 70	\$29.57	\$30.47	\$30.65	\$27.80	\$28.50	\$27.80	\$30.42	\$28.69	\$27.80	\$27.72	\$29.13
Dentegra Dental PPO Children's Plan 70 +	Q23.37	Ç30.47	\$30.03	\$27.00	Ş20.30	Ç27.00	Ç50.42	\$20.03	Ψ27.00	727.72	Q23.13
Adult Basic	\$37.88	\$39.04	\$39.26	\$35.61	\$36.51	\$35.61	\$38.98	\$36.76	\$35.61	\$35.51	\$37.32
Dentegra Dental PPO Children's Plan 70 +											
Adult Preferred	\$60.94	\$62.81	\$63.17	\$57.29	\$58.74	\$57.29	\$62.71	\$59.14	\$57.29	\$57.13	\$60.04
High Actuarial Value (85%)											
Dentegra Dental PPO Children's Plan 85	\$36.02	\$37.12	\$37.33	\$33.86	\$34.72	\$33.86	\$37.06	\$34.95	\$33.86	\$33.77	\$35.48
Dentegra Dental PPO Children's Plan 85 +											
Adult Basic	\$37.88	\$39.04	\$39.26	\$35.61	\$36.51	\$35.61	\$38.98	\$36.76	\$35.61	\$35.51	\$37.32
Dentegra Dental PPO Children's Plan 85 + Adult Preferred	460.04	\$62.81	662.47	ć=7.20	650.74	657.20	662.74	650.44	ć=7.20	ć=7.40	650.04
	\$60.94	\$62.81	\$63.17	\$57.29	\$58.74	\$57.29	\$62.71	\$59.14	\$57.29	\$57.13	\$60.04
Premier Access											
Low Actuarial Value (70%)											
PLUS Family Plan with EHB	\$35.44	\$38.73	\$38.23	\$32.59	\$32.69	\$32.57	\$37.18	\$33.93	\$31.40	\$32.72	\$36.35
PPO Family Plan with EHB	\$54.68	\$56.59	\$55.62	\$51.78	\$48.01	\$51.42	\$49.33	\$47.50	\$51.01	\$47.74	\$53.62
Renaissance Life & Health											
Low Actuarial Value (70%)											
Delta Dantal Individual DDO FUD Cartified	425.50	\$35.50	625.50	625.50	625 50	625 50	625.50	625 50	ć25 50	\$35.50	625.50
Delta Dental Individual PPO, EHB Certified Renaissance Individual Dental PPO, EHB	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59	\$25.59
Certified	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91	\$33.91
High Actuarial Value (85%)		Ç33.31	433.31	433.31	Ç55.51	Ç55.51	Ç55.51	\$55.51	ψ33.31	\$33.31	Ş33.31
riigii Actuariai value (65%)											
Delta Dental Individual PPO, EHB Certified	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06
Renaissance Individual Dental PPO, EHB											
Certified	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12	\$39.12
Rky. Mtn. Hospital & Medical (Anthem BCBS)											
Low Actuarial Value (70%)											
Anthem Dental Family	\$24.31										
Anthem Dental Pediatric	\$18.91										
High Actuarial Value (85%)											
Anthem Dental Family Enhanced	\$37.52										
Anthem Dental Pediatric Enhanced	\$21.93										